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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Jeffrey A. Norris

Serial No.: 09/591,073

Filed: 06/09/2000

For: **CLOSED LOOP FINANCIAL TRANSACTION METHOD AND APPARATUS**

Art Unit: 3624

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §§1.56, 1.97 and 1.98, the Applicant requests consideration of this Information Disclosure Statement, which includes references cited in pending Reexamination No. 90/005,311, now Reexamination Certificate No. 5,870,721 C1, and Reexamination Nos. 90/005,712 and 90/006,983.

Please find enclosed a Credit Card Payment form in the amount of \$180.00 to cover the cost of filing this Information Disclosure Statement. **The Director is hereby authorized to charge any additional fees that may be required, or credit any overpayment, to Deposit Account No. 50-1732.**

The Applicant hereby makes of record in the above-identified application the information listed on the attached form PTO 1449 (modified). The order of presentation of the references should not be construed as an indication of the importance of the references.

09/13/2004 SSESHE1 00000044 09591073

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It is respectfully requested that:

1. The Examiner consider completely the cited information, along with any other information, in reaching a determination concerning the patentability of the present claims;
2. The enclosed form PTO 1449 be signed by the Examiner to evidence that the cited information has been fully considered by the Patent and Trademark Office during the examination of this application;
3. The citations for the information be printed on any patent which issues from this application.

By submitting this Information Disclosure Statement, the Applicant makes no representation that a search has been performed, of the extent of any search performed, or that more relevant information does not exist.

By submitting this Information Disclosure Statement, the Applicant makes no representation that the information cited in the Statement is, or is considered to be, material to patentability as defined in 37 C.F.R. §1.56(b).

By submitting this Information Disclosure Statement, the Applicant makes no representation that the information cited in the Statement is, or is considered to be, in fact, prior art as defined by 35 U.S.C. §102.


Notwithstanding any statements by the Applicant, the Examiner is urged to form his own conclusions regarding the relevance of the cited information.

An early and favorable action is hereby requested.

Respectfully submitted,

WITHROW & TERRANOVA, P.L.L.C.

By:


Steven N. Terranova
Reg. No. 43,185

Date: September 8, 2004
Docket No. 4284-5B2

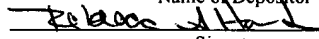
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Signature

September 8, 2004
Date of Signature

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY DKT NO. 4284-5B2		SERIAL NO. 09/591,073	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Norris, Jeffrey A.			
		FILING DATE 06/09/2000		GROUP 3624	


PTO-1449
 SEP 10 2004
 PATENT & TRADEMARK OFFICE


U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.	
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					YES	NO	
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JP H04-195256	7/15/1992	Japan – Full Patent and Translation	G06F	15/30	X		

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)	
EXAMINER	DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY DKT NO. 4284-017		SERIAL NO. 90/005,712	
		INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Norris, Jeffrey		FILING DATE 04/27/2000	
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FOREIGN PATENT DOCUMENTS							
		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES NO
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FOREIGN PATENT DOCUMENTS							
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